

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Todd A. Trozzo

Debtor

Ronda J. Winnecour, Trustee

Movant

v.

Deutsche Bank National Trust Company, as  
Trustee, in trust for registered Holders of First  
Franklin Mortgage Loan Trust 2005-FFH4, Asset-  
Backed Certificates, Series 2005-FFH4

Respondent

Case No. 16-21878-CMB

Chapter 13

Related to: Document Nos. 63 and 64

**STIPULATION AND ORDER**

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the following Stipulation:

WHEREAS, the Chapter 13 Trustee filed a Notice of Final Cure Payment showing Debtor's post-petition mortgage payments to Respondent current through July 2019 (Doc. 63);

WHEREAS, Respondent filed a Response to Notice of Final Cure Payment asserting that Debtor's post-petition payments were due for the July 2019 payment (Doc. 64);

WHEREAS, the Chapter 13 Trustee filed a Reply to Response to Notice of Final Cure Payment indicating that Respondent received post-petition payments totaling \$44,077.66 representing 37 monthly payments from July 2016 through July 2019 (Doc. 68);

WHEREAS, Debtor's Chapter 13 bankruptcy petition was filed May 18, 2016;

WHEREAS, Debtor's initial post-petition payment to Respondent was due June 1, 2016;

WHEREAS, Respondent filed a proof of claim, Claim 12-1, indicating in Part 4 of the 410A, and in the attached Escrow Statement dated May 25, 2016, that the first post-petition payment was due June 1, 2016 in the amount of \$1,118.88;

WHEREAS, the proof of claim contained an addendum indicating that the second post-petition payment to Respondent was also in the amount of \$1,118.88;

It is therefore Stipulated and agreed as follows:

1. Debtor's Chapter 13 plan is completed.
2. The Chapter 13 Trustee has made all payments required under Debtor's confirmed Chapter 13 plan.
3. Respondent received payments totaling \$95.22 in full satisfaction of its prepetition arrears.
4. Respondent received payments totaling \$47,077.66, representing post-petition payments for the months of June 2016 through June 2019.
5. Debtor assumed responsibility for making direct payments to Respondent with the payment due July 1, 2019.

Consented to by:

**Daniel R. White, Esquire**

Daniel R. White, Esquire  
Zebley, Mehalov & White, P.C.  
Attorney for Debtors  
18 Mill Street Square  
P.O. Box 2123  
Uniontown, PA 15401

**James C. Warmbrodt, Esquire**

James C. Warmbrodt, Esquire  
KML Law Group, P.C.  
Attorney for Movant  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Phone: 215-627-1322

**Jana S. Pail, Esquire**

Jana S. Pail, Esquire  
Office of the Chapter 13 Trustee  
US Steel Tower-Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219

It is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED .

Dated: December 16, 2019

By the Court,

A handwritten signature in black ink, appearing to read "Charlotte W. Babin", written over a horizontal line.

FILED  
12/16/19 11:45 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Todd A. Trozzo  
Debtor

Case No. 16-21878-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db +Todd A. Trozzo, 267 Chess Road, Smithfield, PA 15478-1421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 alubin@milsteadlaw.com, bkecf@milsteadlaw.com  
Daniel R. White on behalf of Debtor Todd A. Trozzo zmwchapter13@gmail.com, gianna@zeblaw.com/sheila@zeblaw.com/r63228@notify.bestcase.com  
David Z. Valencik on behalf of Creditor William Edward Scott dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com/aeath@c-vlaw.com/kmosur@c-vlaw.com/bhassain@c-vlaw.com/ssimmons@c-vlaw.com/mpeduto@c-vlaw.com/rfeil@c-vlaw.com  
David Z. Valencik on behalf of Creditor Dawn Scott dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com/aeath@c-vlaw.com/kmosur@c-vlaw.com/bhassain@c-vlaw.com/ssimmons@c-vlaw.com/mpeduto@c-vlaw.com/rfeil@c-vlaw.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 bkggroup@kmlawgroup.com  
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8